Serial No.:09/766,633

In the Specification, please amend the paragraph appearing at page 32, line 21 as follows:

In step 1008, the user may be provided a personalized list of steps or suggestions to take relative to decision making. For example, [[T]] the user can also be provided with a list of real-life scenarios. These are scenarios about people with similar situations.[[.]] The scenarios describe what actions were taken, and what actions were effective. For example, one scenario describes a lady who lives alone at her home in Denver. She has one daughter in Minneapolis. She fell and broke her hip. A list of actions of what the daughter needs to do or think about are provided. Thus, the user can read these scenarios and compare the scenario with his or her own situation and thereby learn what actions they should consider in making their own decisions.